

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Gloria Taddei  
 Debtor

Case No. 17-15877-mdc  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309E

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db	Gloria Taddei, 33 Fairlamb Avenue, Havertown, PA 19083-2845
aty	+DAMIEN NICHOLAS TANCREDI, Flaster Greenberg P.C., 1835 Market Street, Suite 1050, Philadelphia, PA 19103-2913
aty	+KEVIN P. CALLAHAN, United States Trustee, Dept. of Justice, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
aty	+MICHAEL A. CATALDO2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
13994555	BANK OF AMERICA, PO BOX 31690, TAMPA FLORIDA 33631-3690
13994556	CHAMPION MORTGAGE, PO Box 619093, Dallas TX 75261-9093
14029092	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13994561	+ENVIRONMENTAL RECYCLING CORP INC, 720 PINE RIDGE RD, MEDIA PA 19063-1720
13994562	+Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
13994563	+Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
13994565	+KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13977853	+McCabe Weisberg & Conway PC, 123 South Broad Street, Suite 1400, Philadelphia PA 19109-1060
13994566	+McCabe, Weisberg & Conway, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
13977854	+Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
13977855	+Nissan Motor Acceptance Corp/Infinity Lt, Nmac/Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
13994567	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
13994569	+PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
13977856	Parker McCay, 900 Midlantic Avenue, Suite 300, Mount Laurel, NJ 08054
13994572	+SUNBRIDGE CAPITAL INC, 6300 NAIL AVE, MISSION KS 66202-4335
13994573	+Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631
13977857	+Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: ecf@ccpcclaw.com Jan 11 2018 02:14:35 MICHAEL A. CIBIK2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
smg	E-mail/Text: bankruptcy@phila.gov Jan 11 2018 02:15:17 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: IRS.COM Jan 11 2018 02:03:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2018 02:14:53 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2018 02:15:10 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 11 2018 02:15:02 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13994559	E-mail/Text: bankruptcy@phila.gov Jan 11 2018 02:15:17 City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
13994560	E-mail/Text: bankruptcy@phila.gov Jan 11 2018 02:15:17 City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
13994557	+E-mail/Text: ecf@ccpcclaw.com Jan 11 2018 02:14:40 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
13977852	+EDI: HFC.COM Jan 11 2018 02:03:00 HSBC Bank, PO Box 81622, Salinas, CA 93912-1622
14008186	EDI: BANKAMER.COM Jan 11 2018 02:03:00 HSBC Bank USA, National Association, c/o Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
13994568	E-mail/Text: bankruptcygroup@peco-energy.com Jan 11 2018 02:14:44 Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13994570	RICHARD NEGRO
13994571	STACEY K TADDEI
13994558*	+Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
13994564*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Lisa  
Form ID: 309E

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Jan 10, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

DAMIEN NICHOLAS TANCREDI on behalf of Debtor Gloria Taddei  
Damien.Tancredi@flastergreenberg.com, damien.tancredi@ecf.inforuptcy.com  
DAMIEN NICHOLAS TANCREDI on behalf of Plaintiff Gloria Taddei  
Damien.Tancredi@flastergreenberg.com, damien.tancredi@ecf.inforuptcy.com  
KEVIN G. MCDONALD on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES  
2005-FM1 KMcDonald@blankrome.com  
KEVIN P. CALLAHAN on behalf of U.S. Trustee United States Trustee kevin.p.callahan@usdoj.gov  
MATTEO SAMUEL WEINER on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE  
FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC., ASSET-BACKED CERTIFICATES,  
SERIES 2005-FM1 bkgroup@kmlawgroup.com  
MICHAEL A. CATALDO2 on behalf of Plaintiff Gloria Taddei ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Debtor Gloria Taddei ecf@ccpclaw.com, igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Debtor Gloria Taddei ecf@ccpclaw.com,  
cibikmr70146@notify.bestcase.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>Gloria Taddei</b>	Social Security number or ITIN	<b>xxx-xx-2072</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 8/31/17</b>
Case number:	<b>17-15877-mdc</b>	Date case converted to chapter	<b>11 1/4/18</b>

**Official Form 309E (For Individuals or Joint Debtors)**

**Notice of Chapter 11 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

12/15

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Gloria Taddei	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	33 Fairlamb Avenue Havertown, PA 19083-2845	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060  Email: <a href="mailto:ecf@ccpclaw.com">ecf@ccpclaw.com</a>
<b>5. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800  Date: 1/10/18

**For more information, see page 2 >**

Debtor **Gloria Taddei**

Case number **17-15877-mdc**

<b>6. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 22, 2018 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107</b>
<b>7. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <hr/> <b>Deadline for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  Your claim will be allowed in the amount scheduled unless: <ul style="list-style-type: none"><li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li><li>• you file a proof of claim in a different amount; or</li><li>• you receive another notice.</li></ul> If your claim is not scheduled or if your claim is designated as <i>disputed</i> , <i>contingent</i> , or <i>unliquidated</i> , you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.  You may review the schedules at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	First date set for hearing on confirmation of plan. The court will send you a notice of that date later.  <b>Filing deadline for dischargeability complaints: 4/23/18</b>  <b>1/30/18</b> For a governmental unit: <b>7/3/18</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>8. Creditors with a foreign address</b>	If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>9. Filing a Chapter 11 bankruptcy case</b>	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.	
<b>10. Discharge of debts</b>	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.	
<b>11. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.	